



Grameen kalyan

Proposed NU Business Name : Iman Cow Fattening Farm



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Iman Ali Vill: Maliat, Post: Baniakandi Thana : Kumarkhali, District: Kushtia
Age	: 20 Years.
Marital status	: Unmarried.
No. of siblings:	: 01 (One) brother and 1 (one) sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Farida Khatun : Md. Ukil Sheikh : Branch: Kumarkhali, Group #01, Centro# 10/M, Loan no. 1184/1 Member since: 2003 , First loan: Tk. 4,000, Last GB loan: 50,000, Outstanding: 30,000. : Father : No : Nil : Nil : Nil
Education, till to date	: H.S.C pass.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has three years cow rearing experiences.
Other Own/Family Sources of Income	:	Farmer
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01966780635.
National ID number	:	19955017186004858.
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT 4,000 (Four thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

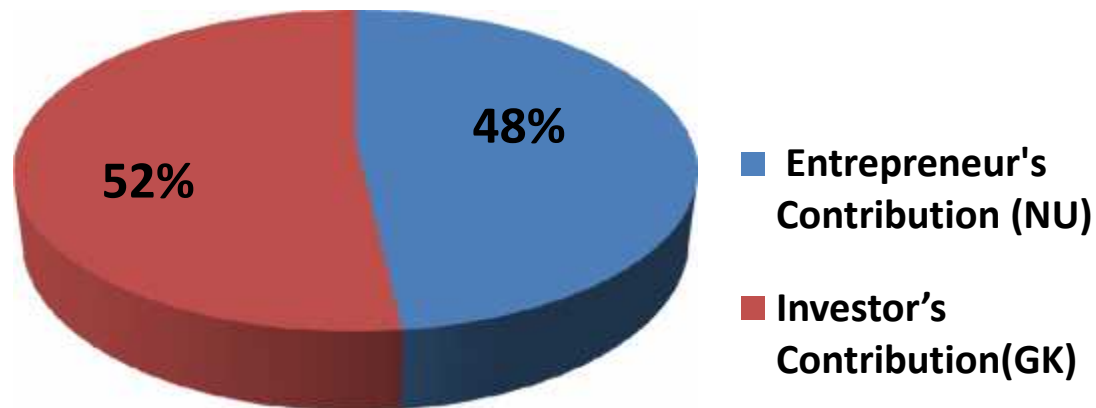
Business Name	:	Iman Cow Fattening Farm.
Address/ Location	:	Vill: Maliat , Post: Baniakandi Upazilla : Kumarkhali, District: Kushtia
Total Investment in BDT	:	BDT: 1,93,000
Financing	:	Self financing: BDT: 93,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	Nil
Proposed Salary	:	BDT 3000 (Three thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ Start with having 3 cows @ TK. 30,000/- each; ➤ In every six months the cows will be sold and new cow will purchase; i.e. each cycle of cow fattening will be for six months; ➤ Feeding cost of each cow/cycle = BDT 15,000/-; ➤ Selling price of each cow after every cycle BDT 60,000/-; ➤ Expected doctor and medicine cost for each cow per cycle = 1,000/-; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project is Early 2015.

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Cow Shade	45,000	0	0	45,000
Cost of 3 cow (Tk. 30,000 per Cow)	30,000		60,000	90,000
Fan		3,000	0	3,000
Working Capital (Feeding Cost per cow 18000 per six month)		5,000	40,000	45,000
Cash in hand	-	10000	0	10000
Total Capital	75,000	18,000	100,000	193,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	93,000	48
Investor's Contribution(GK)	100,000	52
Total Investment	193,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	1st Cycle	2nd Cycle	Yearly (1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly(1st Cycle+2nd Cycle)	1st Cycle	2nd Cycle	Yearly 1st Cycle+2nd Cycle)
Revenue:									
Estimated Sales (Cow)	180,000	180,000	360,000	198,000	198,000	396,000	217,800	217,800	435,600
Cow Dung Sales	5,400	5,400	10,800	5,670	5,670	11,340	5,954	5,954	5,971
(A) Total Revenue	185,400	185,400	370,800	203,670	203,670	407,340	223,754	223,754	441,571
Less: Cost of sales									
Cow Cost	90,000	90,000	180,000	94,500	94,500	189,000	99,225	99,225	198,450
Cow Food	45,000	45,000	90,000	47,250	47,250	94,500	49,613	49,613	99,225
(B) Total Cost of Sales	135,000	135,000	270,000	141,750	141,750	283,500	148,838	148,838	297,675
Gross profit (GP) [C=(A-B)]	50,400	50,400	100,800	61,920	61,920	123,840	74,916	74,916	143,896
Less: Operating Costs:									
Electricity bill	900	900	1,800	945	945	1,890	992	992	1,985
Transportation	1,800	1,800	3,600	1,890	1,890	3,780	1,985	1,985	3,969
Doctors and Medicine	3,000	3,000	6,000	3,150	3,150	6,300	3,308	3,308	6,615
Mobile bill	900	900	1,800	945	945	1,890	992	992	1,985
Proposed salary-self	18,000	18,000	36,000	24,000	24,000	48,000	24,000	24,000	48,000
Non Cash Item:									
Depreciation Expenses	2,000	2,000	4,000	2,200	2,200	4,400	2,420	2,420	4,840
Total Operating Cost (D)	26,600	26,600	53,200	33,130	33,130	66,260	33,697	33,697	67,393
(C-D)Net Profit:	23,800	23,800	47,600	28,790	28,790	57,580	41,220	41,220	82,439
Retained Income:			47,600			57,580			82,439

Notes: 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: Half yearly installment including ownership transfer fee after six months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	0	125,600	143,180
Capital Infusion by Udyokta	18000	0	0
Capital Infusion by Investor	100000	0	0
Sales	370,800	407,340	441,571
Total Receipts	488,800	532,940	584,751
Cash Outflow:			
Cost of goods sold	270,000	283,500	297,675
Operating expenses	53,200	66,260	67,393
Return to investor	40,000	40,000	40,000
Total payment	363,200	389,760	405,068
Closing Balances	125,600	143,180	179,683

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Shortage of foods in rainy season.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Veterinary Doctors;<input type="checkbox"/> This area is famous for cattle fattening;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Disease.

Presented at 9th SB Design Lab on Nov 23, 2015 at
Grameen Kalyan

Thank you

Existing Shade











Family Picture (Nu With his Father & Mother)



NU With his Mother



Thank You

‡bvU

- ‡gvt Cgvb Avj x GBP.Gm.wm cvk | tm we.G cto | ewmo‡Z
Miæi Lvgvi †' Lv‡kvbv Ki‡Q | C' -Dj -Avhnvi mgq Zvi
2wU Miæ weµq K‡i w' ‡q‡Q | GLb Zvi †k‡W †Kvb Miæ
bvB | wewb‡qv‡Mi UvKv †c‡j ‡m wZbwU Miæ µq K‡i e"emv
i iæ Ki‡e | me w' K we‡ePbv K‡i g‡b n‡q‡Q ‡m cöZwóZ
e"emvqx n‡Z cvi‡e |